

Information to identify the case:

Debtor 1	<u>Lynn Arthur Abraham</u>	Social Security number or ITIN	xxx-xx-7324
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Nedra Ann Abraham</u>	Social Security number or ITIN	xxx-xx-7392
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of Utah		Date case filed for chapter 13: 10/26/18	
Case number: 18-28039 WTT			

Official Form 309I (12/17)

Notice of Chapter 13 Bankruptcy Case

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lynn Arthur Abraham	Nedra Ann Abraham
2. All other names used in the last 8 years		
3. Address	2027 West 1525 North Saint George, UT 84770	2027 West 1525 North Saint George, UT 84770
4. Debtor's attorney Name and address	Geoffrey L. Chesnut Red Rock Legal Services, P.L.L.C. 491 N. Bluff Street Suite 301 St. George, UT 84770	Contact phone 435-634-1000 Email: gchesnut@expresslaw.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: utahtrusteemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: Nov. 30, 2018 at 09:00 AM Location: Blvd.Ofc. Bldg., Justice Crt.Entr., 87 N. 200 E.,3rd Flr., St. George, UT 84770
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 1/29/19 Filing deadline: 1/4/19 Filing deadline: 4/24/19 Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of plan and confirmation hearing on docket Objections to Confirmation	The debtor has not filed a plan as of this date. A copy of the plan will be sent separately. The hearing on confirmation will be held on: 1/31/19 at 10:30 AM Location: 5th District Court, State of Utah, 206 West Tabernacle, Courtroom 2B, St. George, UT 84770 Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Lynn Arthur Abraham
 Nedra Ann Abraham
 Debtors

Case No. 18-28039-WTT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-4

User: jtt
 Form ID: 309I

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db/jdb +Lynn Arthur Abraham, Nedra Ann Abraham, 2027 West 1525 North, Saint George, UT 84770-4149
 11136868 +American Management Service, Po Box 910431, St George, UT 84791-0431
 11136869 +American Management Services, PO Box 910431, Saint George, UT 84791-0431
 11136870 +Central Credit Services LLC, 9550 Regency Square Blvd. Ste 500, Jacksonville, FL 32225-8169
 11136871 +Century Link, PO Box 2956, Phoenix, AZ 85062-2956
 11136872 +Check City, 2376 Red Cliffs Drive, Saint George, UT 84790-8367
 11136873 +Clarkson & Associates, LLC, PO Box 1630, Saint George, UT 84771-1630
 11136874 +Desert Rock Capital, Inc., Po Box 910985, Saint George, UT 84791-0985
 11136876 +Financial Data Systems, Attn: Bankruptcy, Po Box 688, Wrightsville Beach, NC 28480-0688
 11136878 +Intermountain Health Care, Patient Financial Services, PO BOX 410400,
 Salt Lake City, UT 84141-0400
 11136880 +Jay Smith, 470 East 1100 South Unit #48, Saint George, UT 84790-5525
 11136881 ++KNIGHT ADJUSTMENT BUREAU, 5525 S 900 E STE 215, SALT LAKE CITY UT 84117-3500
 (address filed with court: Jay V. Barney PC, 5525 South 900 East, Suite 235,
 Salt Lake City, UT 84117)
 11136882 +Knight Adjustment Bureau, 5525 South 900 East, Suite 215, Salt Lake City, UT 84117-3500
 11136883 +Liberty Tax, 695 North Bluff, Saint George, UT 84770-5710
 11136885 Mountain America Credit Union, 781 South Campus View Dr., West Jordan, UT 84084
 11136888 +Neal S. Magleby & Sons Mortuary, 50 South 100 West, Richfield, UT 84701-2504
 11136889 #+Outsource Receivables Management, Attn: Bankruptcy Dept, 372 24th St. Ste 300,
 Ogden, UT 84401-1438
 11136890 Pathology Services, Inc., PO Box 30309, Charleston, SC 29417-0309
 11136891 ++QCHI, PO BOX 14948, LENEXA KS 66285-4948
 (address filed with court: QC Financial, 880 East St. George Blvd, Saint George, UT 84770)
 11136893 +Quality Lenders, 440 West St. George blvd Ste 5, Saint George, UT 84770-7322
 11136895 +Revere Health, P O Box 27928, Salt Lake City, UT 84127-0928
 11136897 +Southwest Spine & Pain Center, 652 S. Medical Ctr Dr. STE 110, Saint George, UT 84790-7077
 11136898 Summit Receivable, 1291 Palltria Dr, Henderson, NV 89014
 11136900 +United Insurance Group Premiums, PO Box 971000, Orem, UT 84097-1000
 11136903 ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,
 SALT LAKE CITY UT 84130-0709
 (address filed with court: Zions Bank, P.O. Box 30833, Salt Lake City, UT 84130-0833)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: gchesnut@expresslaw.com Nov 01 2018 03:32:46 Geoffrey L. Chesnut,
 Red Rock Legal Services, P.L.L.C., 491 N. Bluff Street, Suite 301, St. George, UT 84770
 tr +E-mail/Text: bnc@chl3ut.org Nov 01 2018 03:35:27 Lon Jenkins tr, 405 South Main Street,
 Suite 600, Salt Lake City, UT 84111-3408
 11136866 +Fax: 864-336-7400 Nov 01 2018 03:59:23 Advance America, 335 South River Road #D,
 Saint George, UT 84790-2165
 11136867 +E-mail/Text: e-bankruptcy@americafirst.com Nov 01 2018 03:34:59 America First Credit Union,
 PO Box 9199, Ogden, UT 84409-0199
 11136875 +EDI: ESSL.COM Nov 01 2018 06:33:00 Dish Network, P O Box 94063, Palatine, IL 60094-4063
 11136877 +EDI: IIC9.COM Nov 01 2018 06:34:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,
 St. Paul, MN 55164-0378
 11136879 EDI: IRS.COM Nov 01 2018 06:34:00 Internal Revenue Service,
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 11136884 +E-mail/Text: legal@liftcredit.com Nov 01 2018 03:34:53 Lift Credit,
 3214 N. University Ave #601, Provo, UT 84604-4405
 11136886 E-mail/Text: jlothrop@macu.com Nov 01 2018 03:33:37 Mountain America Credit Union,
 P O Box 9001, West Jordan, UT 84084
 11136887 +E-mail/Text: wendy@mountainlandcollections.com Nov 01 2018 03:35:07
 Mountain Land Collections, Inc., Attn: Bankruptcy, Po Box 1280,
 American Fork, UT 84003-6280
 11136894 +E-mail/Text: wendy@mountainlandcollections.com Nov 01 2018 03:35:07 Quinn M Kofford,
 PO Box 1425, American Fork, UT 84003-6425
 11136896 +EDI: SECFIN.COM Nov 01 2018 06:34:00 Security Finance, Attn: Bankruptcy, Po Box 1893,
 Spartanburg, SC 29304-1893
 11136899 E-mail/Text: bankruptcydepartment@tsico.com Nov 01 2018 03:35:15 Transworld Systems,
 P.O. Box 15520, Wilmington, DE 19850-5520
 11136901 +E-mail/Text: rbaker@utahgastro.com Nov 01 2018 03:35:01 Utah Gastroenterology,
 6360 South 3000 East, Ste 300, Salt Lake City, UT 84121-6926
 11136902 +EDI: UTAHTAXCOMM.COM Nov 01 2018 06:34:00 Utah State Tax Commission, 210 North 1950 West,
 Salt Lake City, UT 84134-9000

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 1088-4

User: jtt
Form ID: 309I

Page 2 of 2
Total Noticed: 40

Date Rcvd: Oct 31, 2018

11136892 ##+QC Holdings, Inc., PO Box 26187, Overland Park, KS 66225-6187

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Geoffrey L. Chesnut on behalf of Joint Debtor Nedra Ann Abraham gchesnut@expresslaw.com,
courtmailrr@expresslaw.com;chesnutgr54003@notify.bestcase.com
Geoffrey L. Chesnut on behalf of Debtor Lynn Arthur Abraham gchesnut@expresslaw.com,
courtmailrr@expresslaw.com;chesnutgr54003@notify.bestcase.com
Lon Jenkins tr ecfmail@chl3ut.org, lneebling@chl3ut.org
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4